## THE CHINESE LEGATION.

THE MINISTER'S WI. B HAR BER UNEXAMPLED PREEDOM.

Is Studying the English Language\_She Receives Women and Men who Accompany their Wives.

The wife of the new Chinese minister et Washington has been knocking tradition right and left. Very few of the treasured ideas about Chinese women, which have entertained newspaper readers for so many years, are left to us. Mrs. yang Ju is studying the English language. she goes with her husband to official tertainments, where men and women ngle; she receives men who call with oir wives at the Chinese legation; she ompanies her husband to the theatre and goes driving with him; and, finally, when it is necessary to do any walking the has not the slightest difficulty in doing it-for, if Mrs. Yang Ju's feet all, it is because nature intended that cy should be small. Mrs. Yang Ju has furnished a new

raion to Washington society this winsided over the Chinese legation; but r predecessors were kept closiv within walis. They were so little known that heir appearance on the street was the uchal for a display of interest which sust have been a little embarrassing to them. They received no visitors, as a rule. Once or twice this rule was relaxed in favor of the wives of gentlemen who had business with the legation; and as the minister's wife cannot sit at the table with the attaches of the legation they led a very lonely life. When Mr. Yang Ju came to this country last summer it was whispered about that he had ner it was whispered about that he had advanced ideas on the social queson than had his predecessors. It is al-gether likely that the Chinese Government, realizing the justice of the criticism passed on the Chinese people in this coun-try—that they never became assimilated to the people of the United States, and that they associated with them as little that they associated with them as intice as possible—suggested to Mr. Yang Ju the idea of making the legation more popular, and of proving to the people of Washington how thoroughly agreeable the Chinese could be. There was an example for Mr. Yang Ju to follow in the Chinese minister at London, whose wife for five years past has made social calls and received them. So it was not entirely an imnovation, though it was whosly new to Washington, when the Chinese minister took his wife to enterchinese minister took his whe to enter-minments during the past winter and gave her permission to receive visitors like the women who preside over other foreign legations in this city. Very few ole in Washington knew of this Lon-precedent, and many were astonished it. Yang Ju's temerity. Some of them ast expected the big dragon which at the masthead above the legation iding to come down and swallow Ju. As nothing unpleasant has sed to him, however, it is safe to asthat his conduct meets with the approval of his home government, ps the new treaty recently negoam is the first fruit of Mr. Yang

HER LIFE IN WASHINGTON.

Yang Ju's life in Washington is

from her life in China. Although she was not permitted to receive any but intimate friends or relatives there, there was no her through the Interpreter. Neither the Minister nor his wife speaks linglish. But before the legation gives its first ball-it is promised for the season of 1834-26-Mrs. Yang Ju will probably be able to hold some slight conversation in our native tongue. She is studying Eng-lish now. She has no regular instructor. it a neighbor, Miss Mants, whose father the proprietor of the legation building, mes every afternoon to give the Minlater's wife a lesson in English. Miss Mants speaks no Chinese, and Mrs. Yang Ju knows no language but her own; so the primary lessons were given with the to an understanding, the interpreter was dispensed with, and her instruction is now going on by object-lessons. Single finds no difficulty in pronouncing English words, and she has learned the names for a great many American things. She knows a few phrases, com-mon to the polite world—not the "Have you the green umbrella of my Uncle Thomas?" of French school literature; but the "Good morning" of practical so-

It was reported when Mr. Yang Ju started for America that he would bring started for America that he would great two grown daughters with him, and great was the disappointment of curious Wash-ington to find that the oldest of his chit-dren was only five. The little ones are too young to begin the study of English; but if they remain in this country long enough, our language will, no doubt, be made a part of their education. It has been customary for the younger mem-bers of the legation to study English. The older ones have never attempted it, because they have felt that they were too old to learn. There are six attaches the legation now who are English scholars, and some of the younger mem-bers are busily pursuing the study of our tongue. Mrs. Yang Ju is only thirty years old, and her youth, in part, ac-counts for her enthusiastic interest in everything American. She is not too old to learn, and she is picking up a great many American ideas. That she will inmany American ideas. That she was in-troduce many of them into the social customs of Hong Kong is extremely doubtful. The legation people say, with a shake of the head, that the Chinese are slow to adopt new customs. It will robably be long after Mrs. Yang Ju's day when card calling and afternoon teas are recognized social features in the Chinese capital.

NO DWARFED PEET.

It is the common understanding among It is the common understanding among Americans that the women of China have dwarfed feet. From the time that China was opened to explorers, books of travel, and especially school text books, have been tilled with descriptions of the drandful agony to which Chinese women were subjected to make their feet small. Acemblected to make their feet small. According to these stories, and according to the popular belief in America, the feet of Chinese girl-babies are put in compresses until their growth has been stunted. Travelers in China have described the attempt of Chinese women to walk as something very painful. No one would be shocked at Mrs. Yang Ju's pedestrian style. It is true, the interpreter of the legation tells me, that in the southern provinces of China women's feet are dwarfed. But it is only in the southern provinces that small feet are considered a mark of aristocracy. Mrs. Yang Ju's feet were never put through the dwarfing process. Neither are the feet of her children undergoing that painful operation. The little tots run about the legation halls freely; and on the day, last week, when I was there one of them took a long peep at ine through the doorway of the reception-room when I was not supposed to be leoking in that direction. This little

fellow was dressed in the gaudy silks which are an invariable feature of the Chinese costume. However much he may become interested in our institutions, and whatever of our customs he may adopt, the Chinaman sticks to his native dress. It is in odd contrast with the surroundings at the new legation. The Chinese no longer occupy the old Stewart man-sion, which was for so many years the home of the legation. They are quarter-ed now in a group of three houses at the head of Fourteenth street. It is a lonely location, for this part of Wash-ington is but sparsely settled. But the legation commands a beautiful view of the city, of the Potomac river, and of the wooded heights beyond. The building is more modern and more comfortable than the Stewart building. But the old members of the legation, it ful little park in the centre of Dupont with whom they spent many a pleasant hour. The members of the present leganot know many people and they make few calls. The members of the old legation had many friends among the people who lived near Dupont circle, and especially among the young people there. They were fre-

quent visitors and welcome guests in The new legation building is furnished in almost all respects like a modern American house. Anyone who visits it with a view to seeing something typically Chinese will be disappointed. In the broad hallway stands a gigantic American hat-rack. On the floor of the reception-room are veivet carpet rugs of American make. The furniture is of birch, uphalsteed in American tanestry cools. upholstered in American tapestry goods a small table, with a filk-shaded ban-quet lamp, of silver and glit, mounted on an onyx base. There are two large Chinese vases on the floor and two of smaller size on the mantel. Long panel strips covered with gold embreidery hang from ceiling to floor along the walls of the room. There is nothing else distinctively Chinese. The upholstering of the furniture is in dainty blues and other light tints, not at all according with the ordinary idea of Chinese gaudiness.

But if the members of the legation have an uncharacteristic surrounding, they do not lead an altogether uncharacteristic life. There are Chinese cooks in the kitchen of the legation, and much of the food which is enten by the legation people is made to bring fresh food from Hong Kong. Even the rice which is eaten by the legation people was grown in America. But some dried foods and some preserved confections have brought from China, and many of from China, and many of the condiments used in preparing dishes for the legation table are distinctively Chi-The fresh food used in preparing the meals at the legation is very like that which is used for similar meals at American tables. For example, the legation breakfast may consist of eggs, chicken, beef or mutton, or possibly all of these things together, for the legation table is lavishly supplied. But the mode of preparing these dishes is so different from ours that they would hardly be recognized by an American palate. The legation people divide their meals much as do the people of Washington. They eat breakfast at about 9 o'clock, luncheon between 1 and 2, and dinner at 7 in the evening. With one exception-Mr. May, the counselor of the legation—no American has been invited to partake of the hospitalities of the legation dining-table. Possibly a series of Chinese dinners will be given as a feature of social life next within that classification. There or rule of Chinese life violated when within that classification. There within that classification. There within that classification. There is no rule of Chinese life violated when Yang Ju adopted American social as. She simply departed a little the ways of her own people. The at the Chinese legation say that at the Chinese legation say that of crime or sin for a Chinese woman of the Chinese woman of dinners at the White House.

needs no special dispensation—and the seclusion of Chinese women is own act and is due entirely to their own act and is due entirely to their own act and is due entirely to their own dising-room in the legation building. The minister's wife may not sit at lest and retiring disposition. Mrs table with the legation attaches. If the minister is absent from Washington, his minister in this, that she never elives men who are not accompanied their wives. No other Chinese woth their wives. No other Chinese works the state of the legation to sit at dinner with her, or she may call in one of the four maids to their wives. No other Chinese woan of distinction in America has ever
ceived any but women. But when men
company ther wives to the Chinese
table, she must show her respect for
table, she must show her respect for
their position as the representatives of
the Chinese Government, by standing in
their presence. The Chinese are very
punctillous observers of official etiquette.

she may call in one of the four maids to
keep her company. But, although the
exertions of the same number of men
table, she must show her respect for
their position as the representatives of
the Chinese Government, by standing in
their presence. The Chinese are very
punctillous observers of official etiquette.

Mrs. Yang Ju entertains herself chiefly by driving or going to the theatre. She does not ride. Neither do any of the members of the legation as yet, though some of them are horsemen. Of course, the social duties which she has assumed give ed entertainment in the conversations which she holds with American women through the good offices of an interpreter. Far more entertaining is the theatre Far more entertaining is the theatre when an opera or a spectacular show is being given. The Chinese have always been liberal patrons of the Washington theatres. They usually take from two to four boxes. When the Minister's wife is of the party they always sit in boxes. And the Minister leaves none of his family at home. It is all there down to the tinlest Chinese tot carried in the nurse's arms. But when the men of the legation go to the theatre by themselves ly extending from one aisle to another, very near the orchestra. Between the acts they wander out for a smoke, and some of them pull away on Havana cigars. a habit acquired since they came to the United States. None of them patronize the saloons. When they have had their smoke, they troop back into the theatre, apparently unconscious of the curious interest which the audience is taking the sandy colors and the flaming. in the gaudy colors and the flapping skirts of their silken gowns. They are the bright bits of color in the somber ness of social Washington. Neither Mrs. Yang Ju nor the children

have yet been photographed, though there have been many inquiries for their portraits among the people whom they have met socially. There is a popular beiter that the Chinese are superstitious about being photographed, that they believe that the man who holds their photograph controls their souls. If there is such a superstition the legation people say that they do not know it. Certainly it has not much influence with them, for the Minister and all his suite were photographed in San Francisco last summer on their way to Washington. But Mrs. Yang lu hay with stood the himiliand of the Ju has withstood the blandishments of the

I asked the interpreter if Mrs. Yang Ju had expressed or would express her views of her new life-of America and American institutions. He looked half surprised and half horrified as he replied that a Chinese lady would not wish to He looked half give her views about anything. China has not been educated up to the interview yet .- Washington Star.

# As Advertised,

Like the broken lily she drooped under Like the broken lilly she drooped under the crushing blow.

"Sir," her father cried, fiercely, "is it that she is poor and you are rich? Do you not feel that my daughter has a claim on you after you have called to see her every evening for six months?"
The youth smiled sardontealty.

"No," he answered. "Look!"
Rapidly turning the leaves of the Sunday newspaper, he pointed to the fateful words of the old man's advertisement:

"No trouble to show goods,"—Truth.

Persons who are subject to attacks of bilious coile can almost invariably tell, by their feelings, when to expect an attack. If Chamberlain's Colic, Cholera and Diarrhoea Remedy is taken as soon as these symptoms appear, they can ward off the disease. Such persons should always keep the Remedy at hand, ready for immediate use when needed. Two or three doses of it at the right time will save them much suffering. For sale by Owens & Minor Drug Company, P. M. Slaughter, E. P. Reeves & Co., and W. G. Forstmann, druggists. Billous Colic Prevented

### ABILITY AND LABOR.

BISHOP PETERKIN REVIEWS MAL LOCK'S ARTICLE ON SOCIALISM.

The Parkersburg Sentinei Publishes the Following from the Pen of the Rt. Rev. Geo. W. Peterkin, Bishop of W. Va.

The subject of socialism is very genof my own to unfold, I think I can render some service by calling attention to an article in a late number of the Fortnightly Review by W. H. Mallock.

He says that while no doubt, by the mere derivation of the word, everybody who is touched by a knowledge of social

who is touched by a knowledge of social suffering, and desires to relieve it by organized action of any kind would be justified in claiming the name of social-ist. Yet, according to its most distinc-tive use the word socialism does not imply merely a desire to relieve social suf-fering, but a belief that social suffering is due to certain special causes, and a consequent desire to relieve it by special and peculiar methods. It is known further that these methods, whatever may be their details, would involve the destruc-tion of institutions and principles, which have hitherto been considered the foun-dation of all society and civilization, and

dation of all society and civilization, as especially the institution, as it now exists, of private property.

Socialism is defined by its leaders to be the scheme of an industrial system for the supply of the material requisites of human social existence. The main charge is that against the system now in vogue is that the increasing wealth of the community seems to accumulate in the hands of a limited class while the great masses of the people remain in poverty. The remedy for this state of things they declare to be the complete expropriation of what they call the possessing classes. This spoliation of the private land-owners and the possessing that they call the possessing classes. capitalists must however take place by degrees only. There need be no violence or even abruptness about it. Only let the State proceed on the course on which it has already embarked as the general employer of labor. From supplying towns with water and gas, and rapid trapsit as it now does, let it go rapid transit as it now does, let it go on to supply them with everything they need, and so after awhile universal manufacturer and merchant and landlord. In this process the State would not forcibly extinguish any private enterprise. It would only extinguish them by successfully competing against them. Under this scheme what was saved them. Under this scheme what by cutting down the wages of ability, or exceptional productive talent and also the profits of business would constitute a the profits of business would constitute a could be utilized in raising fund which could be utilized in raising the wages of the entire community. the wages of the entire community.
When this scheme is fully realized, then, according to the socialists, men will be redeemed from the bondage to which private capitalism has subjected them, and there will be no unemployed class.

Now the fundamental error in this whole accounts the control of the control o whole scheme is the doctrine that labor is the chief, if not the sole human agent in production. It is, however, evident that not only muscular labor, bur invention, scientific discovery, and industrial management too are all con-

cerned in production at the present day, and more than this that the modern increase in the productivity of industrial exertion is due to the development of the latter. trial exertion is due to the development of the latter, and not of the former. In the arguments made on this subject there is great confusion in the use of terms. When writers speak of the la-boring classes, they generally mean the mass of wage-earning manual laborers. mass of wage-earning manual indores. But this is certainly an inaccurate use of the words. The labor of the inventor and of the superintendent is just as much a form of human exertion as is that of the man who handles the pick or holds the plow. We shall avoid confusion of thought on this subject if to the exceptional faculties of the inventor and discoverer and manager we give the the exceptional faculties of the inventor and discoverer and manager we give the distinct name of ability. If we make our language correspond with the facts of the case, it will then appear absurd to say that "labor" produces or piles up the wealth of the community. Ability has some part in piling up and produchas some part in piling up and produc-ing, and perhaps a larger part than many imagine, or are disposed to admit. The great economic fact of the modern world is the constant increase in the amount of wealth that results from the exertions of the same number of men. In proportion to the population there any new development of muscular force or skill. No, the cause of the increase has been the gradual concentration of the moral and intellectual faculties of averational exceptional men on the problem of di-

recting labor.
In a word, it is the increasing opera-In a word, it is the increasing opera-tions of ability that has been the sole new factor in production, and, therefore, it is to ability that the modern increase in wealth is due. It is this fundamental fact that socialism ignores; and yet it is vastly important to see clearly in what precise way ability as a productive agent differs from labor. Labor is a kind of industrial exertion which be-gins or ends with the particular task or gins or ends with the particular task or material on which each laborer its engaged. But ability is a form of industrigaged. But ability is a form of industri-al exertion which influences the labor of an indefinite number of men, or an indefinite number of tasks. So far as labor is concerned, precisely the same kind and quality of force is exerted in digging a canal, and in digging a railway cutting. But what has transformed canal transit into rallway transit has been the ability of a minority of men operating on the vast army of laborers, and transfiguring the result, while labor has remained unchanged. And what is true of the creation of rallways, is true of modern progress and modern production generally. The entire growth of wealth in the modern world is an increment which has been added by ability to the

old product of labor.

The socialist contends that the laborer ought to get as his wage what he produces, but if the reward of labor is to be considered in this way, why not the reward of ability likewise? And the question is forced way was what proportion. tion is forced upon us what proportion of the national increase does ability pro-duce? And the truth appears that a small minority of men possessing the faculty of ability, produce all that part of the national increase which without the as-

sistance of its rare gifts, the majority could not produce. The truth is that the labor of the many apart from the ability of the minority creates but a small part of our national income: this national income rises with the increased application and efficacy of ability, and if that ability is unduly ham-pered or suffers a reduction in force by a reduction of its natural incentive, the a reduction of its hatural incentive, the national income is capable of indefinite shrinkage. If the State is to become the sole employer then she must enlist in her service the ability now in the service of private enterprise: and on the efficiency of this ability under new conditions will depend whether there will be as much depend whether there will be as much to distribute among the laborers, when labor takes nearly the whole, as there is when it takes only a part. Since the surplus wealth it is sought to distribute is the product not of labor but of ability, which directs and uses labor, have we not reason to fear that this ability will cease to exert itself when it is not appropriately stimulated? Just here is a radical defect in the whole scheme. It would take from the mon of ability the larger priately stimulated? Just here is a fadecal defect in the whole scheme. It would
take from the mcn of ability the larger
part of what they produce, and yet expect that they will continue to produce
it just the same. Every stimulus to
exertion will be annihilated; there will
be no penalty for failure and no reward
for success. Is it reasonable to suppose
that ability will continue to exert itself
as heretofore when almost every motive
to exertion is taken away from it? With
human nature as it is it is hard to see
how the profitable management of capital can be divorced from any direct
and personal interest in it; we cannot
think that ability would continue to exert itself under such conditions. It is
therefore unscientific to ignore it in
these discussions.

these discussions.

This is but a very imperfect outline of the article in question. It is worthy the most careful study.

GEO. W. PETERKIN.

### INSURANCE STATEMENTS

HOME INSURANCE COMPANY, ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER M. 1898, OF THE CONDITION AND AFFAIRS OF THE HOLE INSURANCE COMPANY, OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA. President—Daniel A. Heald.

Secretaries—William I., Biorlow and Tromas R. Greene
Principal office—No. 119 Encadway, New York City.

Organized—April. 18-3.
Commenced business—April. 13, 1853.

CAPITAL. 

Value of lands mortgaged, exclusive of buildings and perishable improvements. \$980.085 00
Value of the buildings mortgaged (insured for \$394.330 as collateral). . . . 690,175 00 

Account of stocks and bonds owned absolutely by the company; Par Vaine. Market Value \$ 806,625 00 1,120,000 00 ...... 1 000,000 00 135,831 38 141,264 64 City of Council Bluffs, lova. improvement 6 per cent. bonds.

Nebraska City, Neb., improvement 7 per cent. bonds.

Kansas City, Kan. improvement 7 per cent. bonds.

City of Greely, Col., a per cent. water bonds.

Atchison. Kan., improvement 7 per cent. bonds.

west Chicago Park comm'. spl. ass'ts 6 per cent, war-20,703 00 20,330 00 8,240 00 \$5,000 00 \$5,750 00 5,230 00 west chicago Park commission assessment of the real western haifroad Company reorganized first lies sper cent bonds reorganized first lies sper cent bonds new fork, thicago and st. Louis haifroad Company first morigage 4 per cent bonds.

New York Central and Haison litter railroad first mortage 7 per cent bends 261
New York and Harlem railroad first mortage 7 per cent registered bonds 1920
Valley Railway Company of Ohio consolidated mortagage 6 per cent, gold bonds.

Onio and west vi ginis hailway Company first mortagage 7 per cent, bonds 1934
Peoria, Decaur and Exasville Railway Company first mortagage 6 per cent, bonds 1944

Peoria, Decaur and Exasville Railway Company first mortagage 6 per cent, bonds (1944). 81,618 50 112,000 00 109,200 00 125,000 00 100,000 00 100,000 00 117,125 00 100,000 00 85,000 00 100,000 00 115,000 00

75,000 00

120,500,00

103,000 00

101.375 00

90,000 00

120,640 00

80,000 00

25,000 00

10,000 00

96,250 00

115,000 00

110,000 00

98,375 00

175,000 00

22 ,000 00

75 000 00

121,000 00

40,800 00

9,900 00

\$5,749,235 64

160,000 00

60,000 00

5,000 00

4,500 00

100,000 00 Cleveland, Columbus, Cincinnati and Indianapolis rail-road first consolidated mortgage 7 per cent bonds 100,000 00 Louisville, New Albany and Chicago Railway Company 100,000 00 104,000 00 100,000 00

Alabama Central railroad first mortgage 6 per cent, Louisville, St. Louis and lexas Saliway Company first
mortgage 6 per cent bonds (19 7)
Savannah and Western Esiferoai Company first consolidated mortgage guaranteed 5 per cent bonds (19 9)
Virginia buildind Saliway Company general mortgage
5 per cent bonds (19 6)
Standard Gas Company first mortgage 5 per cent bonds
1 e. Montes Water-Works Company of lowa first consolidated mortgage 6 per cent bonds
Denver Water Company first mortgage 7 per cent
bonds.

50,000 00 Streator, Ill., Aqueduct Company first movigage 6 per cent, bonds hares Pennsylvania haliroad Company stock. \$50

each.
1,000 shares Fort Wayne and Jackson Railroad Company,
1,000 shares Fort Wayne and Jackson Railroad Company,
1,000 shares Chicago, St. Faul, Minneapolis and Omaha
Railway Company preferred stoc. \$100 each
1,000 shares New ork Central and Hudson River Railroad stock, \$100 each
1,000 shares Renssolaer and Saratoga Railroad stock, \$100
each 100,000 00 100,000 00 1.00 shares Unit d vew Jersey Railroad and Canal Company stock, S to each 1,000 shares Mo ris and Esser Railroad Compa y stock, shares Lake Shore and Michigan Southern Railway Company stock \$100 each 5 Oshares S andard Gas Light Company preferred stock 100,000 00 100 New York Central and Hudson River Railroad

100 New York Central and Hudson River Railroad scrip \$100 each .

\$00 shar s Nat onal Broadway Bank \$25 each .

\$20 shares American Exchange actional Bank of New York, \$100 each .

\$20 - reantile sational Bank of New York, \$100 each .

\$20 - hares Bank of America New York, \$100 each .

\$20 shares National Bank of Commerce in New York, \$100 each .

\$20 Manhattan Company, New York, \$50 each .

\$20 Marchants Exchange National Bank of New York, \$50 each . 200 shares Nassau Fank, 850 each 200 shares Chatham National Bank of New York, 825 200 shares National Butchers and Drovers' Bank of New York, \$25 each 100 shares Hanover National Bank of New York, \$100 100 shares National Pank of the Republic, \$100 each... 100 shares Fourth National Bank of New York, \$100 200 shares Holland Trust Company, \$100 each 200 shares Franklin Trust Company, Brooklyn, \$100

esch 10 shares Metropolitan Trust Company \$130 each 45 shar s Long Island Loan and Trust Company, \$100 Total par and market value (carried out at market

. \$5,125,079 SS UNT OF STOCES, EOODS, A DALL OTHER STOURITIES (EXCEPT MORTGAGES) HYPO-

TOTAL TO THE COMPANY AS COLLATERAL SECURITY FOR CASH ACTUALLY LOANED THE COMPANY, WITH THE PAR AND MARKET VA.UE OF THE SAME, AND THE AMOUNT LOANED OR EACH. 85.000 Seattle, Lake Shore and Eastern railroad fonds.

8.000 Atchison, 'alifornia and Pacific railroad first mortgage o per cent bonds.

8.000 ot Joseph and Grand Island railroad
first mortgage 6 per cent bonds.

85.000 Spokane and talouse railway first
mortgage 6 per cent bonds.

100 shares second National Bank, New York

10,000 Dakota and Great outhern railroad
first mortgage 5 per cent bonds.

1,000 Des Joines and Fort Doige railroad
125-per cent, bonds
100 shares Des Joines and Fort Doige railroad
11,000 Western Union Leegraph Company 7
per cent bonds.

1,000 Seattle is & Shore and Eastern railroad bonds.

1,000 O0

3.000 Seattle is & Shore and Eastern railroad bonds. 85,000 Seattle, Lake Shore and Eastern rail-· 2,500 00 1,440 00 **8** 7,200 00 1,370 0) 10,000 00 800 00 1,040 00 25,000 00 500 00 1,120 00 2,700 00 road bonds.

It shares Nassau Ferry company.

\$1,000 Londwylle and Nashville railroad (New Orleans and Mobile division) see nd 500 00 400 00 1,000 00

mortgage bond.

1,000 Dakota and Great Southern tailroad firs mortgage a per cent, bonds.

10,000 Des Moines and cort. Dodge railroad Shares wheeling and Lake Erre railroad 230 (0) \$5,000 i es sloines and Fort Dodge railroad :1,500 00) \$2,000 Sea tle, Lase Shore and Eastern rail-1,000 00 fond oper cent bands. \$2,000 Albemarie and Chesapeake Canal Com-4,000 00 2,200 00) pan fier cent bonds. 47,040 00 \$7.800 00 81,000 Holein Am 191. each leveland and Canton railroad first 800 00 1,000 00 900 00 1,170 00 8500 Chicago and Eastern Hilinois first mort-575 00 gage 8 F. bond \$500 hoago and Northwestern railroad (Madison Extension bond \$1,000 St. Paul City railway 5 per cent. bond. \$1,000 hittsburg, Fainesville and Fairport 5 9,000 00 980 00 1,250 00 1,200 00

per cent bond
10 shares Wells, Fargo & Co. Fapress
6 share a Nauganuck Hattroad Company.
2 shares through and corinwestern railroad
preferred.
7 shares City Bank of New Haven. Conn
5 shares Middletown National Bank. \$75 each
1 shares Middletown National Bank. \$75 each
2 shares Frowident Savines Life Assurance
Society, New York. \$80 each 268 00 840 00 498 75 180 00 300 00 Total par and market value and amount loaned thereon.... \$145,406 75 \$109,400 00 . \$156,215 00 Cash belonging to the company deposited in bank.

Interest due and accrued on bonds not included in market value.

Interest due and accrued on collateral loads.

Gross premiums cas wristen in the policies) in course of collection. 2618,04

Less more than three months due. 5.41

Bills receivable, not matured, taken for fire risks ...... Aggregate amount of all the assets of the company, stated at their actual value... \$6.000.003 of What amount of instalment notes is owned and now held by the company? 6687,153,91

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$3,545,760; uncarned premiums (30 percent).

Gross premiums received and receivable upon all unexpired file risks, running more than one year from date of policy, \$5,760.412; uncarned premiums (prorata)

Gross premiums uncluding both cash and bills received and receivable upon all unexpired inland navigation risks, \$116,951; uncarned premiums (50 per cent.).

Gross premiums (cash and bills) received and receivable on all unexpired marine risks.

24,156 00 Total uncarned premiums as computed above (carried out).

All other demands against the company, absolute and contingent, due and to become due, admitted and contested—viz. Commissions, brokerage, and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$89,795.79; amount due for reinsurance premiums, \$94,553.29—total— 4,553,920 00 85,445,505 65 Aggregate amount of all liabilities, including paid-up capital stock and net Amount of unearned premiums represented by instalment notes, being the whole amount of such notes, \$697,138.91. INCOME DURING THE YEAR. Marine and Inland. 88.533 11 Nat collected.

Gross premiums on risks written and renewed during the year. ■ 36,553 11 . 8 55 ,826 23 817.898 14 \$ S54.481 25 duct gross premiums and bills in course of collection at this date 82,327 89 **8** 821,500 36 137,981 13 Net cash actually received for premiums (carried out). \$5,038,038 45 · 183,502 23 Received for interest or bonds and mortgages.

Beceived for interest and dividends on stocks and bonds, collateral loans, and from all other sources. Income received from rents and all other sources.... Aggregate amount of receipts actually received during the year in cash ........ \$5,604,912 76 EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including 2772, 573.93 losses occurring in previous years). \$3,913,778 45
Deduct all amounts actually received for salvages (whether on losses of the last or previous years).
\$21,636.92: and all amounts actually received for rein-urance in other companies, \$531,238.99—total deduction. \$70,239 48 42,605 53 Cash dividends actually paid stockholders (amount of stockholders' dividends deciared during the year \$20,000).

Paid for commission or brokerage
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other

employees
Paid for State and local taxes in this and other States
All other payments and expenditures, viz.: Advertising, postage, stationery, traveling expenses, &c..... BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Sworn to by the above-named officers on January 25, 1894, before JOHN H.

T. L. ALFRIEND, Agent,

1203 East Main Street, Richmond, Va.

SHUMAN & BOWLES. Fine Shoes,

CORNER FIRST AND BROAD.

DEALERS IN LATEST STYLES OF

# LADIES' AND GENT'S FINE FOOTWEAR

Ladies' Button Shoes from 95c, to \$4. Ladies' Low Cut Shoes from 50c, to \$3.50. Gents' Tan and Russet Shoes from \$1.50 to \$4. Children's Shoes from 35c. to \$1.50.

Our well-known \$3 Shoes for gents and \$2.50 for ladies are superior creations at a fair price. Best obtainable for the money. True worth, high quality and wonderful service-giving powers. After six months' wear you'll appreciate them.

#### & BOWLES, SHUMAN

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SOLO BY ALL DRUGGISTS DR. FRANKLIN'S GREAT BLOOD PURIFIER. 25 Cents a Bottle. Gneapest AND Best. It gives good appetite and digestion, natural sleep and strong nerves.

Manufactured by FRANKLIN DRUG COMPANY, RICHMOND, VA.

. . . . . .

THE BEST FAMILY MEDICINE.

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THOMAS POTTS, Vice-President and Treas.
JO. LANE STERN, General Attorney.
T. A. WELLER, Secretary and Gen't Manager.

J. B. PACE, M. B. ROSENBAUM, THOMAS POTTS, J. J. MONTAGUE, J. D. PATTON, W. S. FORBES, T. A. WELLER, JO. LANE STERN, T. WM. PEMBERTON. AUTHORIZED CAPITAL, \$10,000,000. Investors-Borrowers-Savers

Secure, + Conservative, + Profitable + and + Liberal. For Particulars call on or andrea. The Columbian Building & Loan Association, Richmond, Va.

CARRIAGE MANUFACTURERS.





